

# DocuSign

## Agent Portal eSignature Enhancement

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## What is DocuSign

- DocuSign allows Gerber Life to manage electronic applications via eSignature.
- eSignatures are intended to provide a secure and accurate identification method for seamless transactions.
  - DocuSign will utilize only a phone call or SMS authentication method.
    - If multiple eSignatures are required on an application (such as – insured, owner, payor) each signer must choose to authenticate by either a phone call or an SMS.
- DocuSign tracks 100% of eSignature transaction statuses across all parties.

## eSignature:

### Terms and Conditions:

Upon application submission the Terms and Conditions page will present to the Agent. The Agent is required to read the Terms and Conditions to the signer(s) in the eSignature party.

Once the Agent reads the Portal Terms of Use and Agreement Statement a PDF of the Portal Terms of Use will automatically be emailed to the signer(s), during the call. This ensures the signer(s) have received a copy of the authorization they are agreeing to.

**Gerber Life Insurance Company's Portal Terms of Use**

**AGENT INSTRUCTIONS: Please read aloud to the client.**  
During this application process...

**STEP 1:** You will acknowledge that you are the Insured, Owner and/or Payor of the proposed insurance contract.  
**STEP 2:** You will agree to show proof of identification to me.  
**STEP 3:** You will agree to read the Gerber Life Insurance Company's Portal Terms of Use.  
**STEP 4:** You will agree to review all documents and disclosures.

**Owner**

I, Veronica Test, as Owner and Payor of the proposed Insurance contract, have agreed and authorized AGENT to review these terms with me and to complete this form on my behalf. I have also read and agree to steps 1-4.  
The proof of identification that the Owner provided to agent was:

**Agent**

I, PAT SAJAK, as Agent of the proposed insurance contract, have read and agrees to the Portal Terms of Use and am providing my Electronic Signature Consent.  
 Yes  No

**Continue**

Cancel Online Process: Print and Sign Documents

**Gerber Life Insurance Company's Portal Terms of Use**

To begin the Electronic Signature process, please read the Gerber Life Insurance Company's Portal Terms of Use you have received via your email provided (verify it was received). You may print and retain a copy of this agreement for future reference. Please verify that the consumer/customer has received a copy of the Terms of Use via their email, wait for confirmation. Once your application and supporting documents have been submitted to Gerber Life Insurance Company, you will be able to save or print the details. You will receive a copy of your policy. You can also register for an eService account and download a PDF of your policy at any time.

**Portal Terms of Use For End Users**  
Thank you for using Gerber Life Insurance Company's portal (the "Portal") to complete your application for insurance. The purpose of the Portal is to assist you in completing your application for insurance and all related forms electronically. It is intended as a real-time, virtual office where you, your agent and insurance company can more efficiently complete your transaction. Use of the Portal does not alter the application process nor does it change or

Veronica Test, as Owner and Payor of the proposed insurance contract, has received, read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

**Portal Terms of Use For Agents**  
Thank you for using Gerber Life Insurance Company's portal (the "Portal") to complete customers' applications for insurance. The purpose of the Portal is to assist you in completing your customer's application for insurance and all related forms electronically. It is intended as a real-time, virtual office where you, your customer and the insurance company can more efficiently complete the customer's transaction. Use of the Portal does not alter the application

I, PAT SAJAK, as Agent of the proposed insurance contract, have read and agree to the Gerber Life Insurance Company's Portal Terms of Use.

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application may contain multiple pages and forms.  
If changes or updates to any information are required, or if there are any questions, please inform your agent.

**Review Your Application & Forms**

**IMPORTANT: All verbiage within the red box(es) is required to be read verbatim by the Agent to all applicable signers.**

## Authentication Methods Screen:

The first screenshot, titled "Let's Verify Your Phone Number", features the Gerber Life Insurance logo at the top. Below the logo, the text reads "Let's Verify Your Phone Number" and "A code will be sent to: +\* \*\*\*-\*\*\*-0138." It offers two verification methods: "Text Message" (with a note "Mobile phone required, rates may apply.") and "Automated Phone Call". A link "My phone number isn't listed" is provided. At the bottom, a consent statement states: "By choosing to receive a phone call or SMS, you're authorizing us to send you a one time passcode. It will come from an automated system."

The second screenshot, titled "Enter Security Code", also features the Gerber Life Insurance logo. It displays "Enter Security Code" and "The code was texted to +\* \*\*\*-\*\*\*-0138". A text input field contains the code "996525". Below the field, there is a link "Didn't receive the SMS? Resend or receive a phone call." and a large blue button labeled "CONFIRM CODE". At the bottom, there is a "BACK" link.

## Phone Number & Consent:

The phone number will now be a mandatory field on the Agent Portal application, as this will be required for Save & Email authentication.

Payor phone number will be a conditionally mandatory field if the payor is unique and Save & Email is the chosen application eSignature type.

Phone number, one time consent verbiage appears on the bottom of the 'Let's Verify Your Phone Number' page.

## Mandatory Phone Number Field:

The left screenshot shows the "APPLICATION FOR: INDIVIDUAL LIFE INSURANCE" form. The "PROPOSED INSURED: (Give full legal name)" section includes fields for "First Name \*", "Last Name \*", "Middle Initial", "Gender \*", "Date of Birth \*", "Social Security Number", "Legal Residence Address \*", "City \*", "State \*", "Zip \*", "Email Address", "Confirm Email Address", "Primary Phone \*", and "Secondary Phone". The "Primary Phone \*" field is highlighted in yellow. There are checkboxes for "Cell" under both phone number fields.

The right screenshot shows the "Pay by Bank Account Save up to \$13.48 monthly!" section. It includes radio buttons for "Savings" and "Checking", fields for "Bank Routing Number" and "Bank Account Number", and a "Name of Financial Institution" field. Below this, there is a question "Would you like to select a preferred payment day? \*" with "No" and "Yes" options. The "Name (as it appears on the bank account to be debited)" section includes fields for "First Name \*", "Last Name \*", and "MI". The "Billing Address" section includes fields for "Address \*", "Apt. #", "City \*", "State \*", and "Zip \*". At the bottom, there is a "Phone \*" field (highlighted in yellow) and "Email Address \*" and "Confirm Email Address" fields.

## Phone Consent Verbiage:

Gerber Life Insurance

### Let's Verify Your Phone Number

A code will be sent to: +\* \*\*\*-\*\*\*-9153.

Receive the code via:

**Text Message**  
Mobile phone required, rates may apply.

**Automated Phone Call**

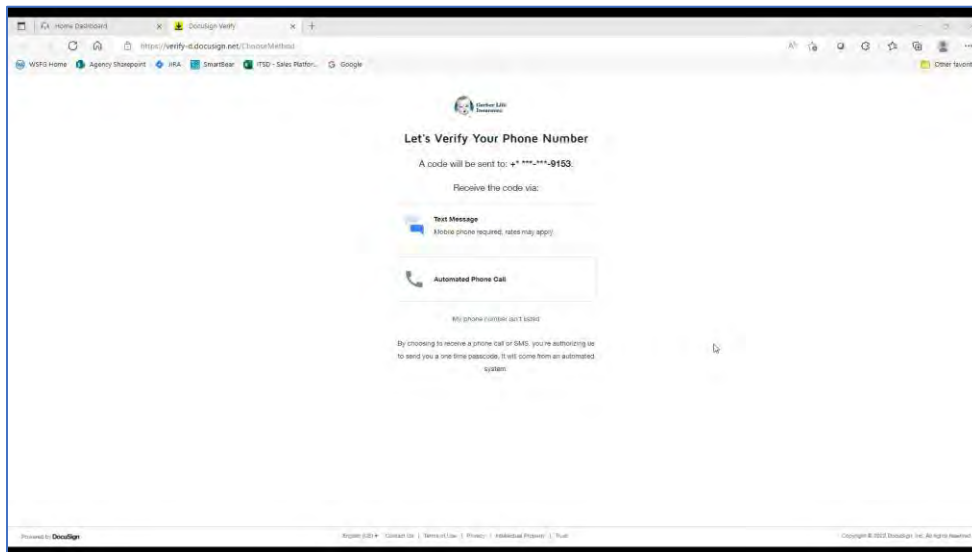
My phone number isn't listed

By choosing to receive a phone call or SMS, you're authorizing us to send you a one time passcode. It will come from an automated system.

## Terms and Conditions Instructions Video:



eSignature Terms and Conditions Instructions.mp4



If any required signer(s) on an application fail the eSignature (SMS or Phone) authentication, the Agent can check the eSignature status by navigating to the 'Applications Awaiting eSignature' and viewing the Status Column. The Status Column will display one of the following statuses:

- View all (if multiple signers)
- Success or Failed (if single signer)

The Agent will be able to click on 'View Details' and a second screen will pop-up to identify the failed signer(s). The Agent may then enter the correct phone number and click the 'Reset Phone Number' button. The (SMS or Phone) authentication will be reset for the signer(s).

Signer(s) will then be able to re-attempt eSignature authentication with new eSignature link or use the previous eSignature link, if the previous link is not already expired.

## Applications Awaiting eSignature Screen:

Customer	eSig Type	Created	Expires	Status	Email Sent
Isabelle Test	via Email	Mon, Sep 19, 2022 03:29 PM	Mon, Oct 10, 2022 03:29 PM	Applicant: Success	0 Days Ago
Katherine Trial	via Email	Mon, Sep 19, 2022 02:52 PM	Mon, Oct 10, 2022 02:52 PM	View all	0 Days Ago
Courtney Test	via Email	Mon, Sep 19, 2022 02:28 PM	Mon, Oct 10, 2022 02:28 PM	Applicant: Awaiting	0 Days Ago
Franklin Test	via Email	Mon, Sep 19, 2022 02:21 PM	Mon, Oct 10, 2022 02:21 PM	Closed	0 Days Ago
Franklin Test	via Email	Mon, Sep 19, 2022 02:17 PM	Mon, Oct 10, 2022 02:17 PM	Closed	0 Days Ago
Norm Test	via Email	Mon, Sep 19, 2022 01:52 PM	Mon, Oct 10, 2022 01:52 PM	Closed	0 Days Ago
Norm Test	via Email	Mon, Sep 19, 2022 01:51 PM	Mon, Oct 10, 2022 01:51 PM	Closed	0 Days Ago
Norm Test	via Email	Mon, Sep 19, 2022 01:33 PM	Mon, Oct 10, 2022 01:40 PM	Closed	0 Days Ago
Norm Test	via Email	Mon, Sep 19, 2022 01:27 PM	Mon, Oct 10, 2022 01:27 PM	Closed	0 Days Ago
Norm Test	via Email	Mon, Sep 19, 2022 11:11 AM	Mon, Oct 10, 2022 11:11 AM	Closed	0 Days Ago
Marcy Test	via Email	Fri, Sep 16, 2022 02:23 PM	Fri, Oct 7, 2022 02:23 PM	View all	3 Days Ago
Zora Test	via Email	Fri, Sep 16, 2022 08:53 AM	Fri, Oct 7, 2022 08:53 AM	View all	3 Days Ago
Florence Tester	via Email	Thu, Sep 15, 2022 11:26 AM	Thu, Oct 6, 2022 11:26 AM	View all	4 Days Ago
amber test	via Email	Wed, Sep 14, 2022 03:09 PM	Wed, Oct 5, 2022 03:09 PM	View all	5 Days Ago
Rachel Test	via Email	Mon, Sep 12, 2022 03:13 PM	Mon, Oct 3, 2022 03:13 PM	View all	7 Days Ago
Quinton Test	via Email	Mon, Sep 12, 2022 02:37 PM	Mon, Oct 3, 2022 02:37 PM	Closed	7 Days Ago
Thelma Test	via Email	Mon, Sep 12, 2022 02:01 PM	Mon, Oct 3, 2022 02:01 PM	View all	7 Days Ago
Franklin Test	via Email	Mon, Sep 12, 2022 01:51 PM	Mon, Oct 3, 2022 01:51 PM	Applicant: Success	7 Days Ago
LauraBeth Test	via Email	Mon, Sep 12, 2022 01:45 PM	Mon, Oct 3, 2022 01:45 PM	Applicant: Success	7 Days Ago

## Authentication Reset Option Screen:

Customer	eSig Type	Created	Expires	Status	Email Sent
Abigail Test	via Email	Mon, Sep 19, 2022 03:34 PM	Mon, Oct 10, 2022 03:34 PM	View all	0 Days Ago
Keith Trial	via Email	Mon, Sep 19, 2022 02:59 PM	Mon, Oct 10, 2022 02:59 PM	View all	0 Days Ago
Oscar Tester	via Email	Mon, Sep 19, 2022 02:48 PM	Mon, Oct 10, 2022 02:48 PM	Applicant: Awaiting	0 Days Ago
Frederick Trial	via Email	Mon, Sep 19, 2022 02:44 PM	Mon, Oct 10, 2022 02:44 PM	Closed	0 Days Ago

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Applications Awaiting eSignature

**eSignature status details**

Signer name	Signer role	Status	Description	Reset phone number
Betty Willard	Agent	Success	2022-09-12 15:16:26.023	
Rachel Test	Applicant	Awaiting	2022-09-12 15:13:29.637	<input type="text"/> <input type="button" value="Reset"/>
Ross Test	Payer	Failed	Validation failed	<input type="text"/> <input type="button" value="Reset"/>

Applications Awaiting eSignature

Customer	eSig Type	Created	Expires	Status	Email Sent
Norm Test					0 Days Ago
Norm Test					0 Days Ago
Norm Test					0 Days Ago
Norm Test					0 Days Ago
Norm Test	via Email	Mon, Sep 19, 2022 11:11 AM	Mon, Oct 10, 2022 11:11 AM	Closed	0 Days Ago
Marcy Test	via Email	Fri, Sep 16, 2022 02:23 PM	Fri, Oct 7, 2022 02:23 PM	View all	3 Days Ago

Within the Status Column:

- **Blue** Status = Awaiting or Failed eSignatures
- **Green** Status = All eSignatures signed successfully

Applications Awaiting eSignature <span style="float: right;">38</span>					
Customer	eSig Type	Created	Expires	Status	Email Sent
Grace Test	Face2Face	Tue, Sep 20, 2022 08:48 AM	Tue, Sep 20, 2022 10:48 AM	Success	
Nikki NorthDakota	via Email	Mon, Sep 19, 2022 03:52 PM	Mon, Oct 10, 2022 03:52 PM	View all	1 Days Ago
Luella Michigan	via Email	Mon, Sep 19, 2022 03:41 PM	Mon, Oct 10, 2022 03:41 PM	View all	1 Days Ago
Olivia Ohio	via Email	Mon, Sep 19, 2022 03:24 PM	Mon, Oct 10, 2022 03:25 PM	View all	1 Days Ago
Ray Florida	via Email	Mon, Sep 19, 2022 03:07 PM	Mon, Oct 10, 2022 03:07 PM	View all	1 Days Ago

### Authentication Reset Option Instruction Video:



Authentication Reset Option.mp4

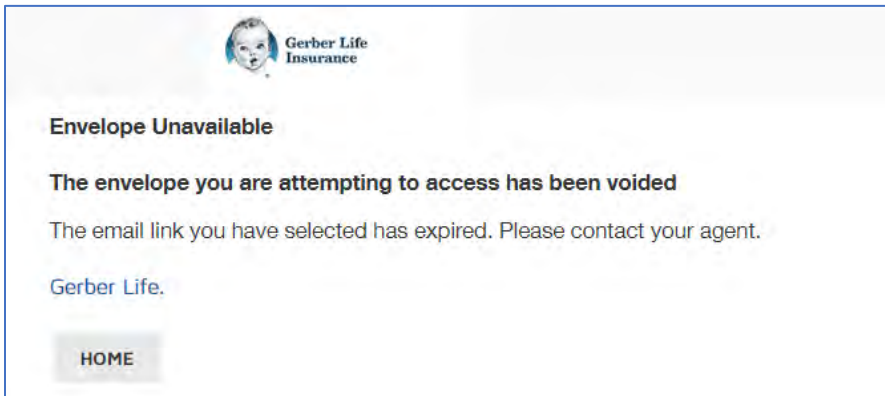
### Voided or Expired eSignature Link:

If required signer(s) are unable to eSign because the application is incorrect (AKA voided), the Agent may correct the application and a new eSignature link will be sent to all signer(s).

If required signer(s) are unable to eSign because the application eSignature link is expired, the signer(s) will be directed to a page where a message will appear letting the signer(s) know the link is expired.

Within the Envelope Unavailable page, there are two options:

- Gerber Life link - takes user to the Gerber Life contact page
- Home button – takes user to the DocuSign login page



### Voided or Expired eSign Instruction Video:



Voided or Expired eSign Link.mp4

### DocuSign Transaction Failed:

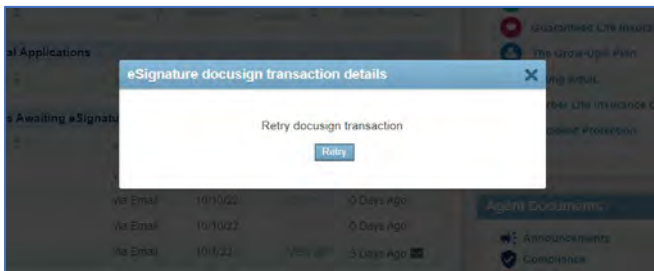
If for some reason the DocuSign transaction fails and no option to eSign is presented, the Agent can click on the 'Failed' status under 'Applications Awaiting eSignature' and retry the eSignature transaction.

If after retrying the eSignature transaction, and eSignature continues to fail, the Agent will then need to call the AST Team and follow the procedure in place today for eSignature issues.



### DocuSign Transaction Failed Screens:

Applications Awaiting eSignature <span style="float: right;">31 (view all)</span>				
Customer	eSig Type	Expires	Status	Email Sent
Norm Test	via Email	10/10/22	Failed	0 Days Ago
Norm Test	via Email	10/10/22	Closed	0 Days Ago
Norm Test	via Email	10/10/22	Closed	0 Days Ago
Marcy Test	via Email	10/7/22	View all	3 Days Ago



### DocuSign Transaction Failed Screens Instruction Video:



DocuSign Transaction Failed Screen.mp4

### DocuSign eSignature Process:

When signer(s) are directed to the DocuSign page, a PDF of the application is presented.

- Face to Face – upon clicking the blue eSignature button
- Save and Email – after authenticating the phone number

Signer(s) click on the Continue button to begin eSigning the application.



### Cancel eSignature Process:

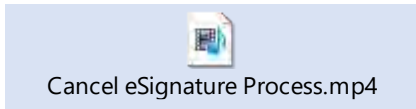
Signer(s) will no longer have a 'Cancel' button within the application to cancel the eSignature process.

If signer(s) want to cancel the eSignature process within DocuSign, they will need to click on the browser back button or close the DocuSign browser window.

Clicking the back button will take the signer(s) back to the previous page.

- Face to Face – signer(s) return to the eSignature Request page.
- Save and Email – signer(s) return to the phone number verification screen and must close the window.

#### Cancel eSignature Process Instruction Video:

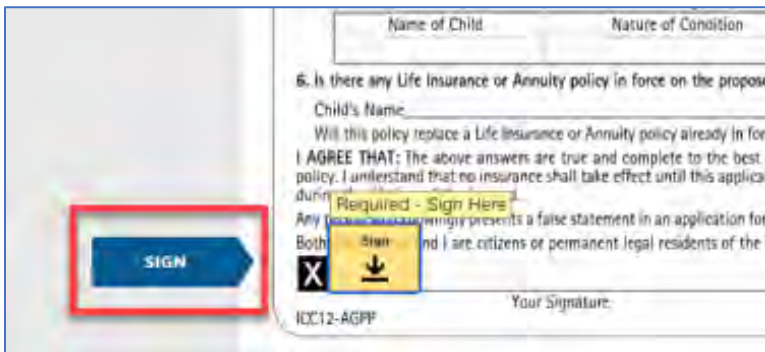


#### Signing the Application:

After clicking 'Continue', a 'Start' button is displayed on the left side of the application.



Upon clicking 'Start', the button changes to 'Sign' and moves to the first signature line.



#### Adopt Your Signature:

Upon signer(s) clicking 'Sign' for the first time, the 'Adopt Your Signature' box appears and gives the signer(s) eSignature options.

- Select Style
- Draw
- Upload



### Select Style:

- Preview box presents signer(s) with an initial eSignature option.
- 'Change Style' button presents signer(s) with other eSignature options.

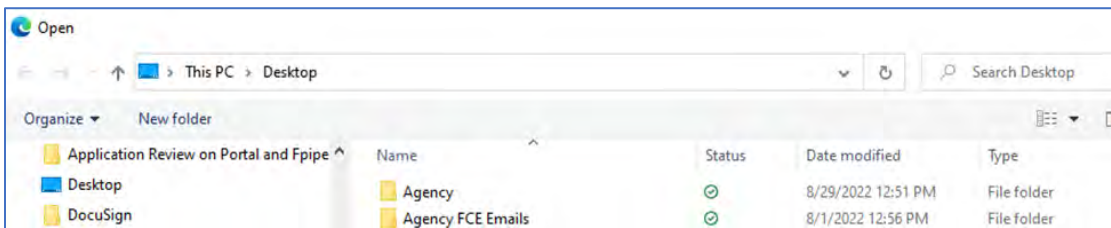
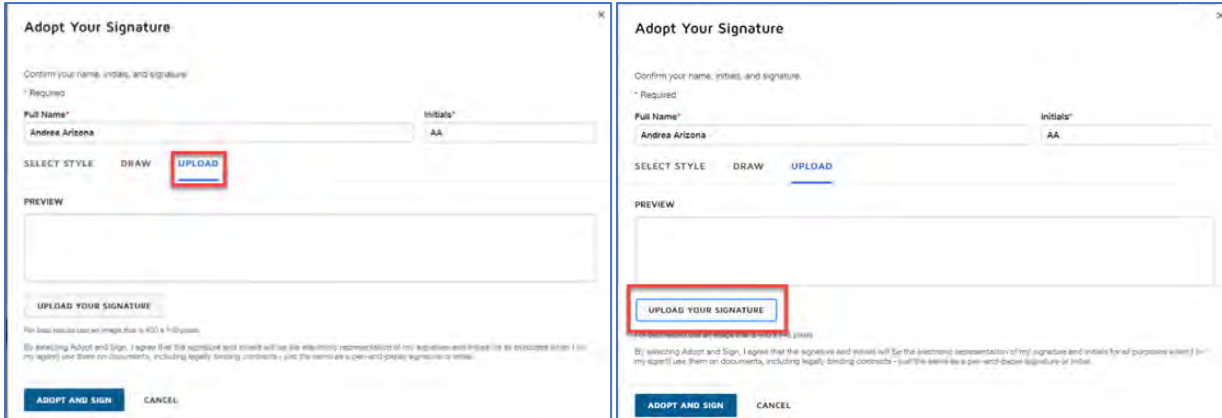
### Draw:

- Presents signer(s) with an open field box.
- Signer(s) can use the mouse to add their signature to the box.

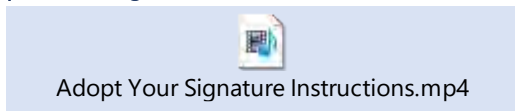
### Upload:

- Presents signer(s) with the 'Upload Your Signature' box.

- When selected, File Explorer opens and if signer(s) have a saved signature, they can browse the computer to find it and upload to DocuSign.



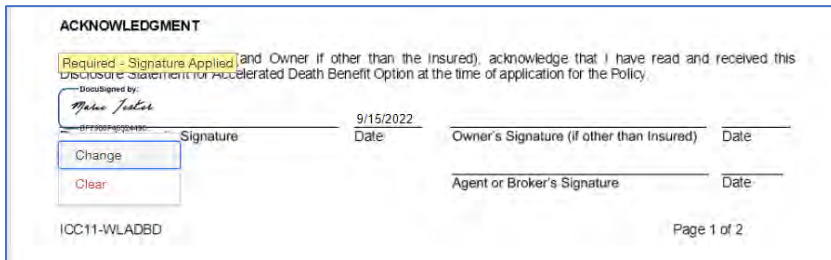
**Adopt Your Signature Instruction Video:**



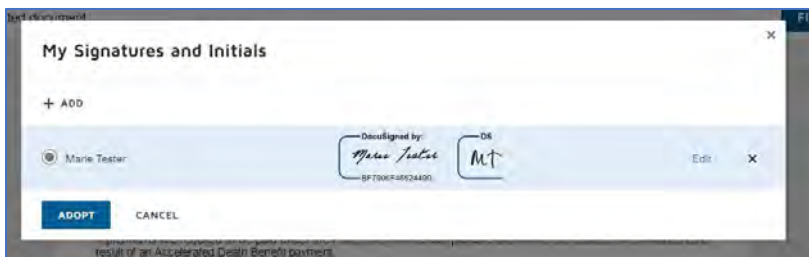
**Change Signature Option:**

If an existing eSignature is clicked, two options appear:

- Change
- Clear



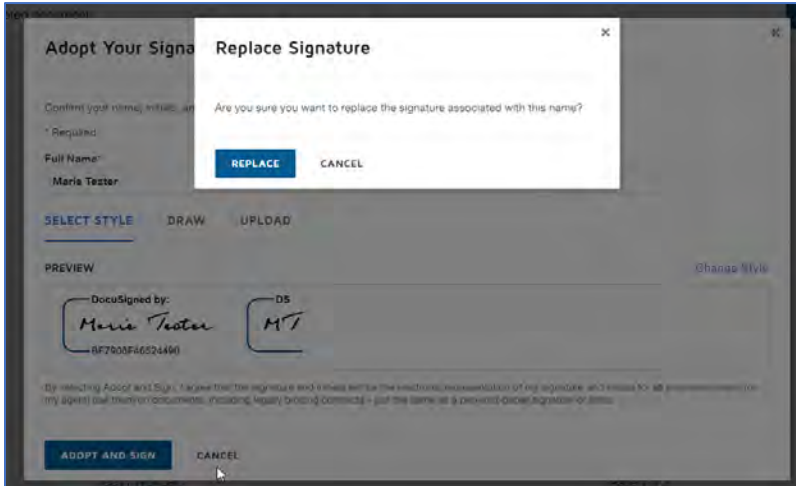
Clicking 'Change' opens the My Signature and Initials box.



**Add or Edit:**

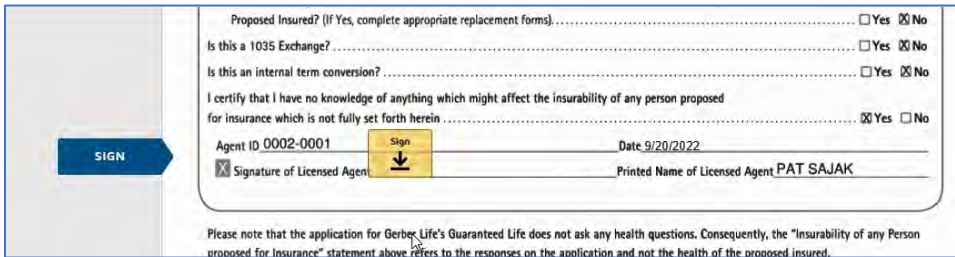
Opens the 'Adopt Your Signature' box

Signer(s) can choose a new signature, click 'Adopt and Sign' and a pop-up box displays, presenting signer(s) with the option to replace the current signature.

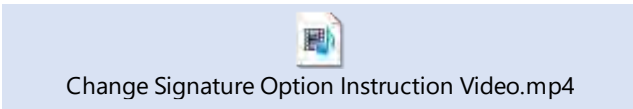


### Clear:

Clears the current signature, reverting to the 'Sign' button.



### Change Signature Option Instruction Video:



### Signing the Application Process:

Once all signatures have been placed, a 'Finish' button displays at the top and the bottom of the screen.

Clicking 'Finish' will take Face to Face signer(s) to the Gerber Life eSignature Request page.

base review the documents below.

**FINISH** OTHER ACTIONS

DocuSign Envelope ID: 705E4802-0343-465C-81D5-1103322C2654

DEMONSTRATION DOCUMENT ONLY  
 PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE  
 999 1st Ave, Suite 1100 • Suite • Washington, WA 98104 • (206) 214-8931  
 www.docuSign.com

**START**

Application for Individual Whole Life Insurance GERBER LIFE INSURANCE COMPANY, White Plains, NY 10605

Amount of Insurance Fill in Amount between \$10,000 - \$50,000 (in 1000 units) \$50,000

1. Children under 15 years of age to be insured:

First Name	Last Name	Middle Initial	Sex	Date of Birth
Aussie	Arizona		F	06 05 2016

2. YOUR NAME:  Parent  Grandparent  Permanent Legal Guardian (Check one)

First Name Andria Last Name Arizona Middle Initial

Address 944 S Glen Canyon Rd. Apt. # 700 Golden Valley

Address City State Zip Code

Phone

Insured's Name: X Date of Birth: Date

(Cardholder's Signature)

Preferred Payment Date

Please charge my premiums every (check  one):  month  3 months  6 months  12 months

ACH-AP2 (1216)

PAC 1 of 1

**FINISH**

**Ready to Finish?**  
 You've completed the required fields. Review your work, then select **FINISH**.

**FINISH**

For Save and Email, clicking the 'Finish' button displays a pop-up allowing the signer(s) to sign up for a free DocuSign account and save a copy of the document.

If signer(s) do not wish to sign up for an account, select 'No Thanks' and the box will close.

Signer(s) are then navigated to the Gerber Life eSignature Request page and an email is triggered to all signer(s), with attached PDFs of all applicable forms.

Save a Copy of Your Document

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email: fonda.spaulding@gerberlife.com

Electronically sign any document.

Get signatures from others.

Sign on the go with DocuSign Mobile!

Password: \*\*\*\*\*

Confirm Password: \*\*\*\*\*

Country/Region: United States

By clicking the **SUBMIT** button, you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

**SUBMIT** NO THANKS

Save a Copy of Your Document

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email: fonda.spaulding@gerberlife.com

Electronically sign any document.

Get signatures from others.

Sign on the go with DocuSign Mobile!

Password: \*\*\*\*\*

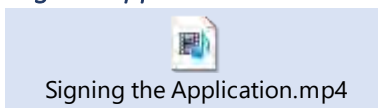
Confirm Password: \*\*\*\*\*

Country/Region: United States

By clicking the **SUBMIT** button, you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

**SUBMIT** NO THANKS

Signing the Application Instruction Video:



Triggered eSignature Emails:

Please use this link to view the eSignature emails: [eSignature Emails](#)

